

DEBTOR: Erik Cherdak

CASE NUMBER: 16-25927-TJC

OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF MARYLAND
MONTHLY OPERATING REPORT - CHAPTER 11
INDIVIDUAL DEBTORS

☐ Check if this is an
amended report.

COVER SHEET AND QUESTIONNAIRE - FORM 3

For Period from: 10/01/2017 to 10/31/2017

THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

REQUIRED REPORTS / DOCUMENTS

- 1 Cash Flow Statement (Page 2)
- 2 Cash Reconciliation(s) and Narrative (Page 3)
- 3 Cash Receipts Detail (Page 4)
- 4 Cash Disbursements Detail (Page 5)
- 5 Receipts and Disbursements Recap Case to Date (Page 6)
- 6 Bank Statements for All Bank Accounts open during any day during the period
(remember to redact all but the last four digits of bank account number)

QUESTIONNAIRE

Please answer the questions below for the month being reported:

	Yes	No
1. Did you deposit all receipts into your DIP account this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
1a. If no, explain. <u>DIP Account Established After MOR Period</u>		
2. Are all insurance policies current and in effect?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2a. If no, explain.**		
3. Have all <u>post petition</u> taxes been timely filed and paid, including quarterly estimated taxes, if applicable?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3a. If no, explain.**		
4. Did you pay all your bills on time this month?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Did you borrow money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5a. If yes, why?**		
6. Other than postpetition mortgage or car payments, did you pay any bills you owed prior to filing for bankruptcy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
7. Do you have any bank accounts open other than the DIP account?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7a. If yes, when will they be closed? <u>In process of winding down.</u>		


**If additional room is needed, please use the "Unusual Items" Section on page 3 to explain.

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 11/14/2017

Signature (Debtor): s/ Erik B. Cherdak

Print name: Erik B. Cherdak

Signature (Co-Debtor, if one): 

Print name: _____

DEBTOR: Erik Cherdak **CASE NUMBER:** 16-25927-TJC

For Period from: 10/01/2017 to 10/31/2017

CASH FLOW SUMMARY (SEE NOTE A)

(Transfers between the debtor's bank accounts are not to be reflected on this page.)

1. **Beginning Cash Balance** \$ 30,275.25 (1) A

2. **Cash Receipts**

Wages	\$	
Sole Proprietorship Revenues		N/A
Draws from owned entities other than Sole Prop		
Rental Income		
Other <u>Unemployment Insurance</u>		1,275.00
Other <u>Interest</u>		0.01

Total Cash Receipts for the month \$ 1,275.01 B

3. **Cash Disbursements**

Primary residence: Rent or home mortgage payment	\$	
Utilities and Communication related Expenses		3,570.48
Home maintenance (repairs/upkeep/association dues)		574.12
Food / Groceries / Housekeeping supplies		1,703.09
Restaurants/Entertainment/Recreation		614.51
Clothing / Laundry / Personal Care		985.66
Charitable and Religious Contributions		35.00
Insurance payments		797.86
Installment payments (including car payments)		0
Alimony, maintenance, support of others		0
Legal / Professional Fees / U.S. Trustee Fees		10,000
Sole Proprietorship Expenses		0
Rental Property related: mortgages / expenses / repairs		0
Other <u>Medical</u>		5,159.41
Other <u>Parking/tolls</u>		5.00
Other <u>Taxes</u>		133.02
Other <u>Transportation</u>		210.57
Miscellaneous		2,922.94

Total Cash Disbursements for the month \$ 26,711.66 C

4. **Net Cash Flow for Month**

(Total Cash Receipts less Total Cash Disbursements) (B - C) D

5. **Ending Cash Balance** This is (A+D) less Bank of America accounts no longer used. See Ex D. (A + D) \$ 4,838.60 E

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Total Disbursements for the Month (from above)	26,711.66
Add: Any amounts paid on behalf of the debtor by others	0
Disbursements for U.S. Trustee Fee Calculation	26,711.66

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc.

(1) Current month beginning cash balance should equal the previous month's ending balance.

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Rev. 2016-11

DEBTOR: Erik CherdakCase Number: 16-25927-TJC**A. BANK ACCOUNTS THAT ARE OPEN AT END OF THE PERIOD**

Period ending: 10/31/2015	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:	See Ex A			
Last four digits of account				
Purpose of Acct (Personal or Business)				
Type of account (Checking or Savings)				
Balance per Bank Statement at End of the Period				
TOTAL OF ALL ACCOUNTS AT END OF PERIOD				0

Note: Attach a copy of the bank statement and bank reconciliation for every account that was open during any point in time during the period, whether it is a prepetition account or a DIP account.

B. AMOUNTS OWED TO OTHERS at the end of the Period (post-petition only)

Do you have any past due post petition bills?

No

Yes

☒

If yes, how much do you owe? (please attach support)

\$

C. AMOUNTS OWED TO YOU at the end of the Period (both pre and post-petition)

Does anyone owe you any money?

No

Yes

☒

If yes, how much is owed to you? (please attach support)

\$

In excess of several million dollars from Fitistics, LLC.

D. UNUSUAL ITEMS

Please provide a description of any unusual financial transactions or changes to your financial condition since the past reporting period.

See Ex B

RECEIPTS AND DISBURSEMENTS RECAP**Debtor:** Erik Cherdak**Case #:** 16-25927-TJC**Date Case was filed:** _____

This form is to be used to record Monthly Operating Reports' Receipts and Disbursements filed to date.
It serves as a running total of overall cash receipts and cash disbursement and net income (or loss) for the case.

NOTE: These amounts are directly obtained from Page 2 of the associated MOR.**Year:** 2017

	Receipts	Disb	Net
Jan			0
Feb	31,614	24,936	6,678
Mar	28,866.18	21,057	7,809
Apr	30,967	37,590	-6,623
May	31,925.95	42,899	-10,973
Jun	51,651	46,655	4,996
Jul	31,167	31,701	-535
Aug	24,714.40	19,657.37	5,057.03
Sep	15,786.80	5,803.67	9,983.13
Oct	1,275.01	26,711.66	-25,436.65
Nov			0
Dec			0

TOTAL	0	0	0
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Year:

	Receipts-2	Disb-2	Net-2
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0
			0

	0	0	0
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Exhibit A - Bank Balances		
	Acct 1	Acct 2
Name of Bank	M&T	M&T
Last Four digits of Account	2851	2455
Holders	Erik Cherdak and Lauren Cottone	Erik Cherdak
Type of Account	Checking	Checking
Balance at end of period	2,237.76	2,600.84
Total:	4,838.60	

Exhibit B

Unusual Items

- DIP account has no debit card, joint account used
- Mortgage payment missed due to cash flow problems due to job switch.

Exhibit C - Cash Receipts

Date	Amount	Method	Notes/ Payee	Account
10/10/2017	425.00	Credit	D.C. Empl. Svcs UI Comp	M&T 2455
10/31/2017	850.00	Credit	D.C. Empl. Svcs UI Comp	M&T 2455
10/16/2017	0.01	Interest Earned		M&T 2851

Total **\$1,275.01**

Exhibit D - Cash Disbursements					
Date	Amount	Method	Classification	Notes/ Payee	Account
10/2/2017	79.13	debit	Entertainment	Calleva Inc.	M&T 2851
10/2/2017	52.75	debit	Entertainment	Calleva Inc.	M&T 2851
10/2/2017	39.54	debit	Entertainment	Calleva Inc.	M&T 2851
10/2/2017	14.43	debit	Groceries	Wholefoods	M&T 2851
10/2/2017	32.46	debit	Groceries	Giant	M&T 2851
10/2/2017	400.00	debit	Insurance	Farmers Insurance	M&T 2851
10/2/2017	23.75	debit	Miscellaneous	USPS	M&T 2851
10/2/2017	23.17	debit	Restaurant / Entertainment	Panera Bread	M&T 2851
10/2/2017	53.00	debit	Transportation	Shell Oil	M&T 2851
10/2/2017	1,084.10	online payment	Utilities	AT&T Bill Payment	M&T 2851
10/3/2017	407.25	online payment	Housekeeping Supplies	Capital One Online Payment	M&T 2455
10/3/2017	5,000.00	Check # 9342	Legal	Trey Mayfield Legal	M&T 2455
10/3/2017	164.61	Check # 9340	Medical		M&T 2455
10/3/2017	34.41	debit	Housekeeping Supplies	Party City	M&T 2851
10/3/2017	85.94	debit	Miscellaneous	The UPS Store	M&T 2851
10/3/2017	151.19	debit	Restaurant / Entertainment	Barking Mad Café	M&T 2851
10/3/2017	53.00	debit	Restaurant / Entertainment	Ticketmaster	M&T 2851
10/3/2017	3.99	debit	Restaurant / Entertainment	Apple Itunes	M&T 2851
10/4/2017	157.18	Check # 9339	Medical		M&T 2455
10/4/2017	200.00	debit	Miscellaneous	American Express	M&T 2851
10/5/2017	500.00	debit	Miscellaneous	ATM Cash Withdrawal	M&T 2851
10/6/2017	105.90	debit	Miscellaneous	Banfield-Pet	M&T 2851
10/10/2017	141.76	debit	Association Dues	Kentlands Citizens Payment	M&T 2455
10/10/2017	2,500.00	Check # 9343	Medical		M&T 2455
10/10/2017	643.56	debit	Utilities	Potomac Electric	M&T 2455
10/10/2017	233.41	debit	Clothing	Allen Edmonds	M&T 2851
10/10/2017	357.41	debit	Clothing	J. Crew Factory	M&T 2851
10/10/2017	48.65	debit	Groceries	Wholefoods	M&T 2851
10/10/2017	157.41	debit	Groceries	Wholefoods	M&T 2851
10/10/2017	200.00	debit	Miscellaneous	Green Dot Bank	M&T 2851
10/10/2017	23.95	debit	Miscellaneous	Flagship Carwash	M&T 2851

Date	Amount	Method	Classification	Notes/ Payee	Account
10/10/2017	70.14	debit	Personal Care	Salon Red	M&T 2851
10/10/2017	76.36	debit	Transportation	Sunoco	M&T 2851
10/11/2017	16.00	Check # 9348	Medical		M&T 2455
10/11/2017	16.00	Check # 9349	Medical		M&T 2455
10/11/2017	226.70	debit	Clothing	Allen Edmonds	M&T 2851
10/12/2017	443.63	debit	Groceries	Peapod Groceries	M&T 2851
10/12/2017	100.70	debit	Miscellaneous	Kentlands Flowers	M&T 2851
10/12/2017	100.00	debit	Miscellaneous	Green Dot Bank	M&T 2851
10/12/2017	43.30	debit	Miscellaneous	American Express	M&T 2851
10/12/2017	5.00	debit	Parking / Tolls	Colonial Parking	M&T 2851
10/12/2017	40.85	debit	Transportation	Sunoco	M&T 2851
10/12/2017	10.00	debit	Utilities	Directv	M&T 2851
10/16/2017	500.00	Check # 0055	Utilities		M&T 2455
10/16/2017	136.96	debit	Home Maintenance	The Home Depot	M&T 2851
10/16/2017	22.40	debit	Laundry	Crest Cleaners	M&T 2851
10/16/2017	25.00	debit	Medical	CVS Pharmacy	M&T 2851
10/16/2017	14.99	debit	Miscellaneous	American Express	M&T 2851
10/16/2017	200.00	debit	Miscellaneous	American Express	M&T 2851
10/16/2017	14.95	debit	Miscellaneous	Service Charge	M&T 2851
10/16/2017	75.60	debit	Personal Care	Salon Red	M&T 2851
10/16/2017	43.16	debit	Restaurant / Entertainment	Loebs Deli	M&T 2851
10/16/2017	2.99	debit	Restaurant / Entertainment	Apple Itunes	M&T 2851
10/16/2017	78.38	debit	Restaurant / Entertainment	Neals Bagels	M&T 2851
10/16/2017	40.36	debit	Transportation	Sunoco	M&T 2851
10/18/2017	206.00	debit	Medical	Frederick S Fritz DDS	M&T 2851
10/18/2017	0.99	debit	Miscellaneous	Apple Itunes	M&T 2851
10/19/2017	133.02	debit	Taxes	Comp. of Maryland	M&T 2455
10/19/2017	472.74	debit	Communication	AT&T Bill Payment	M&T 2851
10/19/2017	11.97	debit	Home Maintenance	Homeserve USA	M&T 2851
10/19/2017	200.00	debit	Miscellaneous	American Express	M&T 2851
10/20/2017	16.96	debit	Communication	J2 Efax Services	M&T 2851
10/20/2017	131.64	debit	Home Maintenance	Lowes	M&T 2851
10/20/2017	-\$4.97	credit	Home Maintenance	Lowes - refund	M&T 2851

Date	Amount	Method	Classification	Notes/ Payee	Account
10/23/2017	5,000.00	Check # 1317	Legal	Trey Mayfield Legal	M&T 2455
10/23/2017	179.18	Check # 1014	Medical		M&T 2455
10/23/2017	280.39	Check # 1017	Medical		M&T 2455
10/23/2017	100.00	Check # 9331	Medical		M&T 2455
10/23/2017	15.00	Check # 1018	Medical		M&T 2455
10/23/2017	50.00	Check # 1019	Medical		M&T 2455
10/23/2017	99.00	Check # 1020	Medical		M&T 2455
10/23/2017	397.86	debit	Insurance	Farmers Insurance	M&T 2851
10/23/2017	300.00	debit	Miscellaneous	ATM Cash Withdrawal	M&T 2851
10/23/2017	400.00	debit	Miscellaneous	Robinhood (CRFN) ACH	M&T 2851
10/23/2017	42.48	debit	Restaurant / Entertainment	Panera Bread	M&T 2851
10/24/2017	242.03	Check # 1013	Medical		M&T 2455
10/24/2017	398.93	Check # 8327	Medical		M&T 2455
10/24/2017	53.11	Check # 9332	Medical		M&T 2455
10/24/2017	38.50	debit	Miscellaneous	Insufficient Funds Fee-Check Number 9333	M&T 2455
10/24/2017	38.50	debit	Miscellaneous	Insufficient Funds Fee-Check Number 8327	M&T 2455
10/24/2017	38.50	debit	Miscellaneous	Insufficient Funds Fee-Check Number 9334	M&T 2455
10/24/2017	38.50	debit	Miscellaneous	Insufficient Funds Fee-Check Number 9331	M&T 2455
10/24/2017	38.50	debit	Miscellaneous	Insufficient Funds Fee-Check Number 1317	M&T 2455
10/24/2017	9.90	debit	Utilities	BGE Home Bill Payment	M&T 2455
10/24/2017	123.32	debit	Groceries	Instacart	M&T 2851
10/24/2017	12.33	debit	Groceries	Instacart	M&T 2851
10/25/2017	156.76	debit	Association Dues	Kentlands Citizens Payment	M&T 2455
10/25/2017	100.00	Check # 1015	Medical		M&T 2455
10/25/2017	83.32	Check # 1023	Medical		M&T 2455
10/25/2017	169.00	Check # 1024	Medical		M&T 2455
10/25/2017	43.56	debit	Utilities	Washington Gas	M&T 2455
10/25/2017	256.70	debit	Utilities	Potomac Electric	M&T 2455
10/25/2017	22.30	debit	Utilities	Washington Gas	M&T 2455
10/26/2017	294.74	Check # 1012	Medical		M&T 2455
10/26/2017	3.92	Check # 1016	Medical		M&T 2455
10/26/2017	6.00	Check # 9336	Medical		M&T 2455
10/26/2017	35.00	debit	Charitable Contributions	American Cancer Society	M&T 2851

Date	Amount	Method	Classification	Notes/ Payee	Account
10/27/2017	429.20	debit	Groceries	Peapod Groceries	M&T 2851
10/30/2017	510.66	debit	Communication	AT&T Bill Payment	M&T 2851
10/30/2017	9.99	debit	Miscellaneous	Dropbox	M&T 2851
10/30/2017	200.00	debit	Miscellaneous	American Express	M&T 2851
10/30/2017	1.00	debit	Miscellaneous	Experian Credit Report	M&T 2851
10/30/2017	4.99	debit	Miscellaneous	Experian Credit Report	M&T 2851
10/30/2017	44.73	debit	Restaurant / Entertainment	Old Shanghai Café	M&T 2851
	-\$0.01		Miscellaneous		
	26,711.66				

MIDLAND

FOR INQUIRIES CALL: (800) 724-2440

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ERIK B CHERDAK
DEBTOR IN POSSESSION
CASE#16-25927-TJC
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
2455	SEP.09-OCT.06,2017
BEGINNING BALANCE	\$25,320.26
DEPOSITS & CREDITS	7,825.00
LESS CHECKS & DEBITS	12,512.74
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$20,632.52

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$25,320.26	3	\$7,825.00	5	\$5,504.81	13	\$7,007.93	\$0.00	\$20,632.52

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/09/2017	BEGINNING BALANCE			\$25,320.26
09/11/2017	WEB XFER TO CHK 2851		\$300.00	
09/11/2017	CHECK NUMBER 8322		50.00	24,970.26
09/13/2017	WEB XFER TO CHK 2851		300.00	24,670.26
09/14/2017	DEPOSIT	\$7,000.00		31,670.26
09/18/2017	WEB XFER FROM CHK 2851	400.00		
09/18/2017	WEB XFER TO CHK 2851		400.00	31,670.26
09/19/2017	WEB XFER TO CHK 2851		400.00	
09/19/2017	VERIZON PAYMENTONE		290.78	
09/19/2017	Adjustment Services Case # 001-01-7661100084		400.00	
09/19/2017	CHECK NUMBER 9330		133.02	30,446.46
09/20/2017	WEB XFER TO CHK 2851		400.00	30,046.46
09/25/2017	WEB XFER TO CHK 2851		1,000.00	29,046.46
09/26/2017	WEB PMT BGE HOME BILL PAYMENT CE		9.90	29,036.56
09/27/2017	D.C. EMPL. SRVCS UI COMP	425.00		29,461.56
09/29/2017	WEB XFER TO CHK 2851		1,300.00	28,161.56
10/02/2017	WEB XFER TO CHK 2851		800.00	27,361.56
10/03/2017	WEB XFER TO CHK 2851		1,000.00	
10/03/2017	CAPITAL ONE ONLINE PMT		407.25	
10/03/2017	CHECK NUMBER 9340		164.61	
10/03/2017	CHECK NUMBER 9342		5,000.00	20,789.70
10/04/2017	CHECK NUMBER 9339		157.18	20,632.52
	ENDING BALANCE			\$20,632.52

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
8322	09/11/17	50.00	9330*	09/19/17	133.02	9339*	10/04/17	157.18

MOUNTAIN

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████2455	SEP.09-OCT.06,2017

ERIK B CHERDAK
DEBTOR IN POSSESSION

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
9340	10/03/17	164.61	9342*	10/03/17	5,000.00			

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$385.00	\$0.00
TOTAL OVERDRAFT FEES	\$0.00	\$77.00	\$0.00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	(\$77.00)	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$385.00	\$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

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FOR INQUIRIES CALL: (800) 724-2440

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ERIK B CHERDAK
DEBTOR IN POSSESSION
CASE#16-25927-TJC
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
0000002455	OCT.07-NOV.08,2017
BEGINNING BALANCE	\$20,632.52
DEPOSITS & CREDITS	37,478.61
LESS CHECKS & DEBITS	39,768.92
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$18,342.21

INTEREST EARNED FOR STATEMENT PERIOD

\$0.00

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$20,632.52	10	\$37,478.61	26	\$13,840.75	24	\$25,928.17	\$0.00	\$18,342.21

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/07/2017	BEGINNING BALANCE			\$20,632.52
10/10/2017	D.C. EMPL. SRVCS UI COMP	\$425.00		
10/10/2017	WEB XFER TO CHK 0000000000002851		\$400.00	
10/10/2017	WEB XFER TO CHK 0000000000002851		200.00	
10/10/2017	WEB XFER TO CHK 0000000000002851		1,000.00	
10/10/2017	Kentlands Citize Payment 0000000000008326		141.76	
10/10/2017	POTOMAC ELECTRIC CHECKPAYMT 0000000000009338		643.56	
10/10/2017	CHECK NUMBER 9343		2,500.00	16,172.20
10/11/2017	CHECK NUMBER 9348		16.00	
10/11/2017	CHECK NUMBER 9349		16.00	16,140.20
10/16/2017	WEB XFER TO CHK 0000000000002851		1,000.00	
10/16/2017	CHECK NUMBER 0055		500.00	14,640.20
10/17/2017	WEB XFER TO CHK 0000000000002851		10,000.00	4,640.20
10/19/2017	WEB XFER FROM CHK 0000000000002851	1,000.00		
10/19/2017	COMP OF MARYLAND DIR DB RAD		133.02	5,507.18
10/23/2017	RETURN - CHECK NUMBER 8327	398.93		
10/23/2017	RETURN - CHECK NUMBER 9333	100.00		
10/23/2017	RETURN - CHECK NUMBER 9334	179.18		
10/23/2017	RETURN - CHECK NUMBER 9337	50.00		
10/23/2017	CHECK NUMBER 1014		179.18	
10/23/2017	CHECK NUMBER 1017		280.39	
10/23/2017	CHECK NUMBER 1018		15.00	
10/23/2017	CHECK NUMBER 1019		50.00	
10/23/2017	CHECK NUMBER 1020		99.00	
10/23/2017	CHECK NUMBER 1317		5,000.00	
10/23/2017	CHECK NUMBER 8327		398.93	
10/23/2017	CHECK NUMBER 9331		100.00	
10/23/2017	CHECK NUMBER 9333		100.00	

TRUIST BANK

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████2455	OCT.07-NOV.08,2017

ERIK B CHERDAK
DEBTOR IN POSSESSION

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/23/2017	CHECK NUMBER 9334		179.18	
10/23/2017	CHECK NUMBER 9337		50.00	(216.39)
10/24/2017	WEB XFER FROM CHK ██████████2851	1,000.00		
10/24/2017	WEB XFER FROM CHK ██████████2851	3,000.00		
10/24/2017	WEB PMT BGE HOME BILL PAYMENT CE		9.90	
10/24/2017	CHECK NUMBER 1013		242.03	
10/24/2017	CHECK NUMBER 8327		398.93	
10/24/2017	CHECK NUMBER 9332		53.11	
10/24/2017	INSUFFICIENT FUNDS FEE-CHECK NUMBER 9333		38.50	
10/24/2017	INSUFFICIENT FUNDS FEE-CHECK NUMBER 8327		38.50	
10/24/2017	INSUFFICIENT FUNDS FEE-CHECK NUMBER 9334		38.50	
10/24/2017	INSUFFICIENT FUNDS FEE-CHECK NUMBER 9331		38.50	
10/24/2017	INSUFFICIENT FUNDS FEE-CHECK NUMBER 1317		38.50	2,887.14
10/25/2017	Kentlands Citize Payment 00000000001010		156.76	
10/25/2017	WASHGAS CHECKPAYMT 00000000001011		43.56	
10/25/2017	CHECK NUMBER 1015		100.00	
10/25/2017	CHECK NUMBER 1023		83.32	
10/25/2017	CHECK NUMBER 1024		169.00	
10/25/2017	POTOMAC ELECTRIC CHECKPAYMT 00000000001025		256.70	
10/25/2017	WASHGAS CHECKPAYMT 000000000009335		22.30	2,055.50
10/26/2017	CHECK NUMBER 1012		294.74	
10/26/2017	CHECK NUMBER 1016		3.92	
10/26/2017	CHECK NUMBER 9336		6.00	1,750.84
10/31/2017	D.C. EMPL. SRVCS UI COMP	850.00		2,600.84
11/01/2017	CHECK NUMBER 9301		100.00	2,500.84
11/03/2017	CHECK NUMBER 1027		1,500.00	1,000.84
11/06/2017	DEPOSIT	30,475.50		
11/06/2017	CAPITAL ONE ONLINE PMT		500.00	
11/06/2017	CHECK NUMBER 1028		440.00	30,536.34
11/07/2017	CHECK NUMBER 0055		500.00	
11/07/2017	CHECK NUMBER 1053		1,144.13	
11/07/2017	CHECK NUMBER 9337		50.00	28,842.21
11/08/2017	In Branch Transfer/Withdrawal		10,500.00	18,342.21
	ENDING BALANCE			\$18,342.21

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
55	10/16/17	500.00	55	11/07/17	500.00	1012*	10/26/17	294.74

M&T BANK

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
EZCHOICE CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
2455	OCT.07-NOV.08,2017

ERIK B CHERDAK
DEBTOR IN POSSESSION

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
1013	10/24/17	242.03	1023*	10/25/17	83.32	9331*	10/23/17	100.00
1014	10/23/17	179.18	1024	10/25/17	169.00	9332	10/24/17	53.11
1015	10/25/17	100.00	1027*	11/03/17	1,500.00	9336*	10/26/17	6.00
1016	10/26/17	3.92	1028	11/06/17	440.00	9337	11/07/17	50.00
1017	10/23/17	280.39	1053*	11/07/17	1,144.13	9343*	10/10/17	2,500.00
1018	10/23/17	15.00	1317*	10/23/17	5,000.00	9348*	10/11/17	16.00
1019	10/23/17	50.00	8327*	10/24/17	398.93	9349	10/11/17	16.00
1020	10/23/17	99.00	9301*	11/01/17	100.00			

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$115.50	\$500.50	\$0.00
TOTAL OVERDRAFT FEES	\$77.00	\$154.00	\$0.00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	(\$77.00)	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$577.50	\$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

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11/16/17

FOR INQUIRIES CALL: (800) 724-2440

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LAUREN A COTTONE
ERIK B CHERDAK
149 THURGOOD ST
GAITHERSBURG MD 20878

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
2851	SEP.16-OCT.16,2017
BEGINNING BALANCE	\$319.13
DEPOSITS & CREDITS	7,900.00
LESS CHECKS & DEBITS	7,419.55
INTEREST	0.01
LESS SERVICE CHARGES	14.95
ENDING BALANCE	\$784.64

INTEREST EARNED FOR STATEMENT PERIOD
INTEREST PAID YEAR TO DATE

\$0.00
\$0.15

QUINCE ORCHARD OFFICE

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$319.13	11	\$7,900.00	0	\$0.00	62	\$7,434.50	\$0.01	\$784.64

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/16/2017	BEGINNING BALANCE			\$319.13
09/18/2017	WEB XFER FROM CHK 2455	\$400.00		
09/18/2017	WEB XFER TO CHK 2455		\$400.00	
09/18/2017	SHELL OIL 57542187208 GAITHERSBURG		43.60	
09/18/2017	APL* ITUNES.COM BILL 866-712-7753		0.99	
09/18/2017	MOBY DICK HOUSE OF KABGAITHERSBURG		52.96	221.58
09/19/2017	WEB XFER FROM CHK 2455	400.00		621.58
09/20/2017	WEB XFER FROM CHK 2455	400.00		1,021.58
09/21/2017	FREDERICK S FRITZ DDS 301-3309550		206.00	
09/21/2017	J2 EFAX SERVICES 323-817-3205		26.95	
09/21/2017	A EAGLE OUTFT00006593888-2324535		37.07	
09/21/2017	AMERICAN EXPRESS SERVE8009540559		200.00	551.56
09/25/2017	WEB XFER FROM CHK 2455	1,000.00		
09/25/2017	FOUNDING FARMERS MD POTOMAC		31.00	
09/25/2017	APL* ITUNES.COM BILL 866-712-7753		9.98	
09/25/2017	LOWES #00223* GAITHERSBURG		49.14	
09/25/2017	PANERA BREAD #3767 GAITHERSBURG		5.61	
09/25/2017	YOYOGI SUSHI GAITHERSBURG		15.37	1,440.46
09/27/2017	APL* ITUNES.COM BILL 866-712-7753		18.96	1,421.50
09/28/2017	Dropbox*RDJ8RPRNZJ8S db.tt/cchelp		9.99	1,411.51
09/29/2017	WEB XFER FROM CHK 2455	1,300.00		
09/29/2017	TM *TICKETMASTER TKTS 865-512-6326		57.70	
09/29/2017	PEAPOD *GROCERIES 800-5PEAPOD		540.12	2,113.69
10/02/2017	WEB XFER FROM CHK 2455	800.00		
10/02/2017	AT&T*BILL PAYMENT WWW.ATT.COM		1,084.10	
10/02/2017	PIN USPS PO 23352908 6GAITHERSBURG		23.75	
10/02/2017	FARMERS INS BILLING 877-327-6392		400.00	
10/02/2017	CALLEVA INC. 301-216-1248		79.13	

MID BANK

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
2851	SEP.16-OCT.16,2017

LAUREN A COTTONE
ERIK B CHERDAK

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/02/2017	CALLEVA INC. 301-216-1248		52.75	
10/02/2017	CALLEVA INC. 301-216-1248		39.54	
10/02/2017	SHELL OIL 57542187208 GAITHERSBURG		53.00	
10/02/2017	PANERA BREAD #3767 GAITHERSBURG		23.17	
10/02/2017	WHOLEFDS KTL 10180 GAITHERSBURG		14.43	
10/02/2017	GIANT 0320 GAITHERSBURG		32.46	1,111.36
10/03/2017	WEB XFER FROM CHK 2455	1,000.00		
10/03/2017	BARKING MAD CAFE GAITHERSBURG		151.19	
10/03/2017	PARTY CITY 0299 GAITHERSBURG		34.41	
10/03/2017	TM *TICKETMASTER TKTS 865-512-6326		53.00	
10/03/2017	APL * ITUNES.COM BILL 866-712-7753		3.99	
10/03/2017	THE UPS STORE 4427 GAITHERSBURG		85.94	1,782.83
10/04/2017	AMERICAN EXPRESS SERVE8009540559		200.00	1,582.83
10/05/2017	M&T ATM CASH WITHDRAWAL ON 10/05 QUINCE OR/12110 DRNESTWN RD, GAITHERSBURG, MD		500.00	1,082.83
10/06/2017	BANFIELD-PET*WPPAYMENT360-784-5000		105.90	976.93
10/10/2017	WEB XFER FROM CHK 2455	400.00		
10/10/2017	WEB XFER FROM CHK 2455	200.00		
10/10/2017	WEB XFER FROM CHK 2455	1,000.00		
10/10/2017	SALON RED GAITHERSBURG		70.14	
10/10/2017	WHOLEFDS KTL 10180 GAITHERSBURG		48.65	
10/10/2017	GREEN DOT BANK 609-7519100		200.00	
10/10/2017	ALLEN EDMONDS #39091 CLARKSBURG		233.41	
10/10/2017	J. CREW FACTORY #1033 BOYDS		357.41	
10/10/2017	FLAGSHIP CARWASH CENTER ROCKVILLE		23.95	
10/10/2017	WHOLEFDS KTL 10180 GAITHERSBURG		157.41	
10/10/2017	SUNOCO 0320718000 ROCKVILLE		76.36	1,409.60
10/11/2017	ALLEN EDMONDS #39010 BROOKFIELD		226.70	1,182.90
10/12/2017	SUNOCO 0320718000 ROCKVILLE		40.85	
10/12/2017	DIRECTV*NOW 800-965-7288		10.00	
10/12/2017	COLONIAL PARKING # 146WASHINGTON		5.00	
10/12/2017	KENTLANDS FLOWERS AND GAITHERSBURG		100.70	
10/12/2017	GREEN DOT BANK 609-7519100		100.00	
10/12/2017	AMERICAN EXPRESS SERVE8009540559		43.30	
10/12/2017	PEAPOD *GROCERIES 800-SPEAPOD		443.63	439.42
10/16/2017	WEB XFER FROM CHK 2455	1,000.00		
10/16/2017	INTEREST PAYMENT	0.01		
10/16/2017	LOEBS DELI WASHINGTON		43.16	
10/16/2017	CVS PHARMACY #01452 GAITHERSBURG		25.00	

WELLS FARGO

FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PLUS CHECKING WITH INTEREST	
ACCOUNT NUMBER	STATEMENT PERIOD
2851	SEP.16-OCT.16,2017

LAUREN A COTTONE
ERIK B CHERDAK

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/16/2017	CREST CLEANERS - 3 GAITHERSBURG		22.40	
10/16/2017	THE HOME DEPOT #2550 GAITHERSBURG		136.96	
10/16/2017	AMERICAN EXPRESS SERVE8009540559		14.99	
10/16/2017	SALON RED GAITHERSBURG		75.60	
10/16/2017	AMERICAN EXPRESS SERVE8009540559		200.00	
10/16/2017	APL* ITUNES.COM BILL 866-712-7753		2.99	
10/16/2017	SUNOCO 0656583200 GAITHERSBURG		40.36	
10/16/2017	NEAL S BAGELS GAITHERSBURG		78.38	
10/16/2017	SERVICE CHARGE		14.95	784.64
	ENDING BALANCE			\$784.64

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0.00	\$77.00	\$0.00
TOTAL OVERDRAFT FEES	\$0.00	\$115.50	\$0.00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	\$0.00	\$0.00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$192.50	\$0.00

Note: Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year.

ANNUAL PERCENTAGE YIELD EARNED = 0.00%

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M&T Bank

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Total Balance ? \$17,515.58

Available Balance ? \$16,979.11

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Recent Activity Last 7 Years

PENDING

View Scheduled Transfers (\$0.00) View Scheduled Bill Payments (\$0.00)

Date	Description	Debit (-)	Credit (+)	Balance
11/14/2017	INSTACART	-\$516.47		Pending
11/14/2017	INSTACART	-\$20.00		Pending

POSTED

Export Transaction History View Cleared Checks

Date Range (In last 90 days only) MM/DD/YYYY To 11/14/2017 Update

Date	Description	Debit (-)	Credit (+)	Balance
11/13/2017	GOOD FORTUNE CAFE GAITHERSBURG	-\$75.77		\$17,515.58
11/13/2017	NOODLES & CO 404 GAITHERSBURG	-\$6.63		\$17,591.35
11/13/2017	NOODLES & CO 404 GAITHERSBURG	-\$23.65		\$17,597.98
11/13/2017	I DRIVE SMART, INC 240-5140167	-\$672.95		\$17,621.83
11/13/2017	DIRECTV NOW 800-965-7288	-\$10.00		\$18,294.78
11/10/2017	WEB XFER FROM CHK 2455		\$17,000.00	\$18,304.78
11/10/2017	WEB XFER FROM CHK 2455		\$100.00	\$1,304.78
11/09/2017	MICROSOFT XBOX 800-642-7676	-\$69.99		\$1,204.78
11/09/2017	NOODLES & CO 404 GAITHERSBURG	-\$30.21		\$1,264.77
11/09/2017	CVS PHARMACY #01452 GAITHERSBURG	-\$78.65		\$1,294.98
11/08/2017	CHECK 0055 (New)	-\$10,000.00		\$1,373.63
11/08/2017	PHR CHILDRENSPEDIATRICGAITHERSBURG	-\$15.00		\$11,373.63
11/08/2017	IN BRANCH TRANSFER/DEPOSIT		\$10,500.00	\$11,388.63
11/07/2017	PHR CHILDRENSPEDIATRICGAITHERSBURG	-\$30.00		\$888.63

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11/06/2017	BANFIELD-PET W/PAYMENT 350-784-5000	-\$105.90	\$918.63
11/03/2017	NOODLES & CO 404 GAITHERSBURG	-\$29.68	\$1,024.53
11/03/2017	AT&T K006 9968 ESTOR WWW.ATT.COM	-\$60.00	\$1,054.21
11/03/2017	AT&T K006 9968 ESTOR WWW.ATT.COM	-\$60.00	\$1,114.21
11/03/2017	PHR CHILDREN'S HOSPITAL GAITHERSBURG	-\$30.00	\$1,174.21
11/03/2017	IN PERFECTLY PRESSED 240-644771	-\$84.95	\$1,204.21
11/03/2017	ACT PROGRAMS 800-498-6065	-\$46.00	\$1,289.16
11/02/2017	COLLEGEBOARD SAT ONLINE 212-713-7789	-\$46.00	\$1,335.16
11/02/2017	LEWIS JERRY'S HAULING DUNDALK	-\$250.00	\$1,381.16
11/02/2017	PARTY CITY 0299 GAITHERSBURG	-\$87.15	\$1,631.16
11/01/2017	MICHAELS STORES 8809 GAITHERSBURG	-\$36.84	\$1,718.31
11/01/2017	GIANT 0320 GAITHERSBURG	-\$125.20	\$1,755.15
11/01/2017	UBREAKIFIX - BETHESDA BROADLANDS	-\$158.99	\$1,880.35
11/01/2017	UBREAKIFIX - BETHESDA BROADLANDS	-\$158.99	\$2,039.34
11/01/2017	COST PLUS WLD #302 WASHINGTON	-\$39.43	\$2,198.33
10/30/2017	EXPERIAN CREDIT REPORT 800-2202626	-\$4.99	\$2,237.76
10/30/2017	EXPERIAN CREDIT REPORT 800-2202626	-\$1.00	\$2,242.75
10/30/2017	OLD SHANGHAI CAFE GERMAN TOWN	-\$44.73	\$2,243.75
10/30/2017	AMERICAN EXPRESS SERVER 8009540559	-\$200.00	\$2,288.48
10/30/2017	DROPBOX 7RX637VNZCD DROPBOX.COM	-\$9.99	\$2,468.48
10/30/2017	AT&T BILL PAYMENT WWW.ATT.COM	-\$510.88	\$2,498.47
10/27/2017	PEAPOD GROCERIES 800-5PEAPOD	-\$429.20	\$3,009.13
10/26/2017	AM CANCER SOC CV 800-430-7161	-\$35.00	\$3,438.33
10/24/2017	INSTACART HTTP://INSTACAR	-\$12.33	\$3,473.33
10/24/2017	INSTACART HTTP://INSTACAR	-\$123.32	\$3,485.66
10/24/2017	WEB XFER TO CHK 2455	-\$3,000.00	\$3,608.98
10/24/2017	WEB XFER TO CHK 2455	-\$1,000.00	\$6,608.98
10/23/2017	ROBWHOOD (CRFN) ACH	-\$400.00	\$7,808.98
10/23/2017	PANERA BREAD #3767 GAITHERSBURG	-\$42.48	\$8,008.88
10/23/2017	ATM WDL 10/21 SA0019 ?	-\$300.00	\$8,051.46
10/23/2017	FARMERS INS BILLING 877-327-6392	-\$397.88	\$8,351.46
10/20/2017	J2 EFAX SERVICES 323-817-3205	-\$16.95	\$8,749.32
10/20/2017	LOWES #002237 GAITHERSBURG	-\$131.64	\$8,766.27
10/20/2017	LOWES #002237 GAITHERSBURG	-\$4.97	\$8,897.91
10/19/2017	AMERICAN EXPRESS SERVER 8009540559	-\$200.00	\$8,892.94
10/19/2017	AT&T BILL PAYMENT WWW.ATT.COM	-\$472.74	\$9,092.94

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11/14/17, 9:42 AM

10/18/2017	HOMESERVE USA 888-666-8075	-\$11.97		\$9,565.68
10/19/2017	WEB XFER TO CHK [REDACTED] 2455	-\$1,000.00		\$9,577.65
10/18/2017	APL* ITUNES.COM BILL 866-712-7753	-\$0.99		\$10,577.65
10/18/2017	FREDERICK S FRITZ DDS ROCKVILLE	-\$206.00		\$10,578.64
10/17/2017	WEB XFER FROM CHK [REDACTED] 2455		\$10,000.00	\$10,784.64
10/16/2017	SERVICE CHARGE	-\$14.95		\$784.64
10/16/2017	INTEREST PAYMENT		\$0.01	\$799.59
10/16/2017	NEAL'S BAGELS GAITHERSBURG	-\$78.38		\$799.58
10/16/2017	SUNOCO 0656583200 GAITHERSBURG	-\$40.36		\$877.96
10/16/2017	APL* ITUNES.COM BILL 866-712-7753	-\$2.99		\$918.32
10/16/2017	AMERICAN EXPRESS SERVE8009540559	-\$200.00		\$921.31
10/16/2017	SALON RED GAITHERSBURG	-\$75.60		\$1,121.31
10/16/2017	AMERICAN EXPRESS SERVE8009540559	-\$14.99		\$1,186.91
10/16/2017	THE HOME DEPOT #2550 GAITHERSBURG	-\$136.96		\$1,211.90
10/16/2017	CREST CLEANERS - 3 GAITHERSBURG	-\$22.40		\$1,348.86
10/16/2017	CVS PHARMACY #01452 GAITHERSBURG	-\$25.00		\$1,371.26
10/16/2017	LOEBS DELI WASHINGTON	-\$43.16		\$1,396.26
10/16/2017	WEB XFER FROM CHK [REDACTED] 2455		\$1,000.00	\$1,439.42

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